

1 3. (Amended) The system of claim 22, wherein the recipient of the scrip is  
2 adapted to store one or more nonces utilized to create the value derived from an  
3 identification of the recipient of the scrip.

1 4. (Amended) The system of claim 22, wherein the first system is adapted to  
2 receive the identification of the recipient of the scrip prior to issuing the scrip to the  
3 recipient.

1 5. (Amended) The system of claim 4, wherein the first system is further adapted  
2 to hash the identification of the recipient of the scrip with a nonce and store the hash in  
3 the issued scrip as the value derived from the recipient of the scrip.

1 6. (Amended) The system of claim 5, wherein the received information  
2 identifying the recipient of the scrip is a hash of identifying information with a second  
3 nonce.

Cancel claims 7 through 10.

11. (Amended) A method of providing a refund in an electronic commerce  
system, comprising the steps of:  
receiving, by a second party from a first party, electronic currency for which  
the first party seeks a refund, wherein the electronic currency includes  
a first value derived from information identifying the first party and  
wherein the second party is unable to identify the first party with the  
first value;  
receiving, by the second party from the first party, the information identifying  
the first party and instructions for deriving the first value from the  
identifying information;  
using, by the second party, the instructions for deriving the first value from  
the identifying information to derive a second value from the provided  
information identifying the first party;

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comparing, by the second party, the second value with the first value; and  
enabling, by the second party, a refund for the electronic currency if the first  
value matches the second value.

1           12.    The method of claim 11, wherein the step of receiving the information  
2    identifying the first party and instructions for deriving the first value from the identifying  
3    information comprises the steps of:

4                   receiving, by the second party, information uniquely identifying the first  
5                   party; and  
6                   receiving, by second party, at least one nonce with which the information  
7                   uniquely identifying the first party is hashed to produce the second  
8                   value.

1           13.    The method of claim 11, wherein the information identifying the first  
2    party includes a predetermined value.

1           14.    The method of claim 13, wherein the predetermined value is a text string.

1           15.    The method of claim 11, further comprising the steps of:  
2                   issuing, by the second party to the first party, a refund coupon entitling the  
3                   first party to a refund for the electronic currency.

1           16.    The method of claim 15, further comprising the steps of:  
2                   receiving, by a third party from the first party, the refund coupon and the  
3                   electronic currency for which the first party seeks a refund;  
4                   receiving, by the third party from the first party, an identification value for  
5                   electronic currency previously issued by the third party; and  
6                   issuing, by the third party to the first party, electronic currency having the  
7                   provided identification value.

17. (Amended) A computer readable medium having computer instructions encoded thereon for directing a computer system to provide a refund in an electronic commerce system, the computer instructions comprising instructions for:

- receiving a request to refund electronic currency, the electronic currency including a value identifying the party to whom the currency was issued;
- receiving, from the party seeking the refund, identifying information identifying the party seeking the refund and values for transforming the information identifying the party seeking the refund into the value identifying the party to whom the currency was issued;
- utilizing the received values to verify that the received identifying information matches the value in the electronic currency identifying the party to whom the electronic currency was issued; and
- responsive to a positive verification, entitling the party to whom the electronic currency was issued to a refund for the electronic currency.

Cancel claim 18.

19. (Amended) The computer readable medium of claim 17, wherein the instructions for receiving values comprise instructions for:

- receiving one or more nonces with which the information identifying the party seeking the refund is hashed to produce the value identifying the party to whom the currency was issued.

20. The computer readable medium of claim 17, wherein the instructions for entitling the party to whom the currency was issued to a refund for the electronic currency comprise instructions for:

- issuing a refund coupon to the party seeking the refund;
- wherein the party seeking the refund can use the refund coupon to refund the electronic currency at a party who issued the electronic currency.

1 21. (Amended) The computer readable medium of claim 17 further comprising  
2 instructions for:  
3 receiving electronic currency containing a first value identifying the party to  
4 whom the currency was issued;  
5 hashing the first value with a nonce to form a second value identifying the  
6 party to whom the currency was issued; and  
7 issuing electronic currency incorporating the second value; wherein  
8 the received request to refund electronic currency comprises a request to  
9 refund the electronic currency incorporating the second value.

1 22. (New) A system comprising:  
2 a first system for issuing scrip, the scrip including a value derived from an  
3 identification of a recipient of the scrip; and  
4 a second system for receiving the scrip issued by the first system from a party  
5 seeking a refund and issuing a refund in response thereto, the second  
6 system further adapted to receive from the party seeking the refund the  
7 identification of the recipient of the scrip and information enabling  
8 transformation of the identification of the recipient of the scrip into the  
9 value derived from the identification of the recipient of the scrip, and  
10 to utilize the received information to verify that the party seeking the  
11 refund is the recipient of the scrip.

### REMARKS

Claims 1-21 are pending and stand rejected. In response, claims 3-6, 11, 17, 19, and 21 are amended, claims 1-2, 7-10, and 18 are canceled, and claim 22 is added. Claims 3-6, 11-17, and 19-22 are pending upon entry of this amendment.

The specification is amended to add identifying data and correct minor typographical errors. No new matter is added.